

Information to identify the case:

Debtor 1 **Donald W. Millard**
First Name Middle Name Last Name
Debtor 2 **Cheryl D. Millard**
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0365**
EIN **-----**
Social Security number or ITIN **xxx-xx-3066**
EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **17-23618-GLT**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Donald W. Millard

Cheryl D. Millard

7/22/20

By the court: Gregory L. Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Donald W. Millard
 Cheryl D. Millard
 Debtors

Case No. 17-23618-GLT
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
 Form ID: 318

Page 1 of 2
 Total Noticed: 35

Date Rcvd: Jul 22, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 24, 2020.

db/jdb +Donald W. Millard, Cheryl D. Millard, 1270 Ridge Road, Apollo, PA 15613-8973
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
 15221751 +City of Latrobe, Po Box 829, Latrobe, PA 15650-0829
 14698179 +City of Latrobe, 901 Jefferson Street, Box 191, Latrobe, PA 15650-1809
 15221752 Excela Health, c/o Collection Service Center Inc., 839 5th Ave., Po Box 560, New Kensington, PA 15068-0560
 15221753 +Exela Health Anesthesia, Po Box 1403, Indianapolis, IN 46206-1403
 14689292 +Key Bank, 1509 Freeport Road, Natrona Heights, PA 15065-1314
 15221759 +Latrobe Hospital, Exela Health, 1 Mellon Way, Latrobe, PA 15650-1096
 14689293 Latrobe Hospital, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848
 14689295 +Old Navy, c/o Portfolio Recovery Associates, PO Box 12903, Norfolk, VA 23541-0903
 15221761 Peoples Gas Co., Po Box 644760, Pittsburgh, PA 15264-4760
 14719561 +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
 15221762 Radiologic Consultants, Po Box 371863, Pittsburgh, PA 15250-7863
 15218268 SantanderConsumerUSA Inc, successor in interest to Gateway,One, Lending&Finance,LLC(Gateway), P.O. Box 560284 Dallas, TX 75356
 14689299 +Westmoreland County Tax Claim Bureau, 2 N Main Street, Suite 406, Greensburg, PA 15601-2417
 15221767 Westmoreland Hospital, Exela Health, 532 West Pittsburgh St., Greensburg, PA 15601-2239

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2020 05:03:07 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 23 2020 05:03:07 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
 14698177 +E-mail/Text: backoffice@affirm.com Jul 23 2020 05:04:18 Affirm, 633 Folsom St, San Francisco, CA 94107-3618
 14689289 EDI: CAPITALONE.COM Jul 23 2020 08:18:00 Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
 15221754 E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Jul 23 2020 05:02:17 Gateway One Lending & Finance, 160 N. Riverview Drive, Suite 100, Anaheim, CA 92808
 14698180 E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Jul 23 2020 05:02:17 Gateway One Lending & Finance, 175 N. Riverview Dr., Anaheim, CA 92808
 14689290 E-mail/Text: GOLF_STBankruptcy@gatewayonelending.com Jul 23 2020 05:02:17 Gateway One Lending & Finance, LLC, 175 N. Riverview Drive, Suite 100, Anaheim, CA 92808
 14689291 E-mail/Text: bankruptcy@huntington.com Jul 23 2020 05:03:19 Huntington Bank, PO Box 182519, Columbus, OH 43218-2519
 14695334 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Jul 23 2020 05:03:34 KeyBank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
 14712581 EDI: PRA.COM Jul 23 2020 08:18:00 Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
 14690178 +EDI: PRA.COM Jul 23 2020 08:18:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14766556 EDI: Q3G.COM Jul 23 2020 08:18:00 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14689296 E-mail/Text: jennifer.chacon@spservicing.com Jul 23 2020 05:04:18 Select Portfolio Servicing, PO Box 65250, Salt Lake City, UT 84165-0250
 14692236 +E-mail/Text: bankruptcy@huntington.com Jul 23 2020 05:03:20 The Huntington National Bank, PO Box 89424, Cleveland, OH 44101-6424
 14689297 EDI: RMSC.COM Jul 23 2020 08:18:00 Walmart, PO Box 960024, Orlando, FL 32896-0024
 14922671 EDI: WFFC.COM Jul 23 2020 08:18:00 Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 19657, Irvine CA 92623-9657
 14696289 EDI: WFFC.COM Jul 23 2020 08:18:00 Wells Fargo Bank, N.A., d/b/a Wells Fargo Dealer S, PO Box 19657, Irvine, CA 92623-9657
 14689298 EDI: WFFC.COM Jul 23 2020 08:18:00 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341
 14760698 +E-mail/Text: bankruptcy@firstenergycorp.com Jul 23 2020 05:03:26 West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248

TOTAL: 19

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Santander Consumer USA, Inc., successor in interest
 cr U.S. Bank National Association, as indenture trust
 14689288 Affirm

District/off: 0315-2

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 35

Date Rcvd: Jul 22, 2020

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 24, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 22, 2020 at the address(es) listed below:

Charles O. Zebley, Jr. COZ@zeblaw.com, PA67@ecfcbis.com; Lyndie@zeblaw.com

James Warmbrodt on behalf of Creditor U.S. Bank National Association, as indenture

for the CIM Trust 2016-1, Mortgage-Backed Notes, Series 2016-1 bkgroup@kmllawgroup.com

Kenneth Steidl on behalf of Debtor Donald W. Millard julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com/ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Kenneth Steidl on behalf of Joint Debtor Cheryl D. Millard julie.steidl@steidl-steinberg.com, ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;cgoga@steidl-steinberg.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGBankruptcy@peoples-gas.com

TOTAL: 6